

**Exhibit 7**

21st Mortgage Corporation  
P.O. Box 477  
Knoxville, TN 37901



(865)292-2120  
Toll Free (800)955-0021  
Fax (877)830-3100  
NMLS # 2280

7/11/2014

+ 0501618 000000546 092112 00085618  
FRANK J REED III  
817 MATLACK DR  
MOORESTOWN NJ 08057-1443

Account #: 0403925-0



## Notice of Delinquency

Your payment is past due. Your loan became delinquent on 02/02/2008. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. Total amount due below may include late fees.

### *Recent Account History*

- Payment Due 02/01/2014 - Unpaid Amount \$11,156.50
- Payment Due 03/01/2014 - Unpaid Amount \$11,156.50
- Payment Due 04/01/2014 - Unpaid Amount \$11,156.50
- Payment Due 05/01/2014 - Unpaid Amount \$11,156.50
- Payment Due 06/01/2014 - Unpaid Amount \$11,156.50
- Payment Due 07/01/2014 - Unpaid Amount \$7,851.87
- **Current Payment Due 08/01/2014 - \$7,851.87**
- **Total due in order to bring account current: \$896,344.03**

*\*Take Note: if a Notice of Acceleration has been issued on your account pursuant to the terms of your agreement and/or as required by state law, your loan has been accelerated; therefore, the remaining balance on your account has become due and payable. In such case, the total amount owing on your account is \$1,580,967.65 as of the date of this notice, including all late charges and allowing for all credits, payments offsets and rebates of unearned finance charges and unexpired insurance premiums. Interest accrues at the Contract rate until paid. The amount quoted above does not include any legal fees that may have been accrued on this account. Please contact your representative for more information.*

Please note at this time, 21<sup>st</sup> sent the first notice required to repossess the home or start the foreclosure process on 03/05/2014. Further action may have been taken on your account at this time. For information pertaining to actions taken on your account, contact 21<sup>st</sup> Mortgage at the number below. The total amount due above does not include any legal fees you may have incurred on your account.

It is important to communicate with your lender when your payments are delinquent. Please contact 21<sup>st</sup> Mortgage today at our toll free number, 1-800-955-0021 ext 1022 to make arrangements to get your account up to date.

**SEE OTHER SIDE FOR IMPORTANT INFORMATION**

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2165

04039250

**EXHIBIT**

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The Department of Housing and Urban Development (HUD) has approved certain experienced counseling organizations to provide home ownership counseling to qualified borrowers. Home ownership counseling is available free of charge. You may obtain a list of HUD Approved Counseling Agencies by calling toll free 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> . You should contact one of the HUD Counseling Agencies or your local HUD office for more information about these counseling services.

**\*\* PLEASE TAKE NOTICE \*\***

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please be advised further that this letter constitutes neither demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to automatic stay of Section 362 of the United States Bankruptcy Code.

For Colorado residents, please note 21<sup>st</sup> Mortgage's Colorado office phone number is (970) 475-0008, and its office address is 455 W. Service Road, Evans, CO 80620. PLEASE SEND PAYMENTS TO: PO Box 148; Memphis, TN 38101.

For Tennessee residents, 21<sup>st</sup> Mortgage is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Customer Inquiries – For customers whose loan is secured by real property, inquiries under RESPA regarding possible errors in the servicing of your loan or requests for information must be sent to: 21<sup>st</sup> Mortgage Corporation

Customer Inquiries  
620 Market Street, Suite 100  
Knoxville, TN 37902